Table I.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	25.7%	21.6%	35.8%	48.2%	67.9%	27.3%	61.9%
Industry group **								
Agric., fish., forest.	23.1%*				22.3% *	21.0% *	33.9% *	18.9%*
Mining and manufacturing	50.6%	24.5%*	11.7%*	33.2%	45.1%	60.6%	25.8%	53.4%
Construction	30.1%	14.4%*	14.8%*	27.2%	30.0%	52.3%	22.2%	34.5%
Utilities and transp.	70.1%	46.9%*	28.2% *	53.6%	40.3%	75.5%	50.0%	71.4%
Wholesale trade	49.9%	23.8%*	11.9%*	46.4%	43.0%	60.3%	29.5%	54.4%
Fin. svs. and real estate	70.5%	21.0%*	49.4%	53.0%	66.7%	73.7%	35.2%	72.6%
Retail trade	47.8%	8.0%*	25.0% *	24.6% *	34.6%	60.0%	14.3%	54.1%
Professional services	57.7%	34.7%	18.6%	43.0%	51.2%	68.4%	31.5%	63.0%
Other services	57.5%	21.8%*	25.3%*	23.7%	54.0%	69.6%	20.7%	64.3%
Ownership								
For profit, incorporated	58.8%	24.5%	19.0%	35.2%	46.7%	69.9%	25.6%	63.7%
For profit, unincorporated	49.4%	24.4%	26.5%	38.4%	50.3%	60.9%	30.4%	55.0%
Nonprofit	53.9%	46.4%*	35.0%*	36.5%	52.6%	58.2%	36.9%	55.7%
Age of firm								
Less than 5 years	35.4%	22.4%*	21.8%*	25.5%	50.3%	91.6%	21.1%	51.8%
5-9 years	30.4%	29.9%*	10.0%*	18.1%	33.9%	63.5%	21.3%	37.1%
10-19 years	43.2%	29.3%	32.1%	35.4%	50.4%	56.0%	30.5%	50.3%
20 or more years	60.7%	22.1%	18.7%	39.8%	49.0%	68.4%	28.1%	63.7%
Multi/single status								
2 or more locations	64.5%		20.9%*	46.1%	49.2%	68.2%	42.6%	64.9%
1 location only	34.4%	25.6%	21.7%	32.7%	46.6%	50.6%	25.7%	43.3%
Percent full-time employees								
Less than 25%	47.3%	13.3%*	74.0%	18.5% *	16.5% *	64.0%	23.1%*	53.1%
25-49 %	47.0%	30.3%*	31.7%*	22.7%*	43.2%	57.9%	28.7%	52.1%
50-74 %	51.3%	36.4%	38.1%	29.5%	45.6%	57.7%	34.1%	53.9%
75% or more	58.2%	24.4%	19.3%	36.9%	48.9%	69.2%	26.7%	63.0%
Union presence								
No union employees	54.8%	25.4%	22.5%	35.3%	47.6%	67.2%	27.4%	60.2%
Has union employees	66.7%		2.8%*	43.1%*	54.4%	69.7%	26.0%*	67.6%
Percent low-wage employees								
50% or more low-wage	45.3%	42.0%*	28.7%*	22.1%	30.0%	53.7%	29.8% *	47.1%
Less than 50% low-wage	58.2%	24.5%	21.3%	36.8%	49.7%	69.1%	27.2%	63.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>--</sup> Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See

Table I.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	1.18%	3.47%	2.71%	2.54%	2.30%	1.49%	1.76%	1.27%
Industry group **								
Agric., fish., forest.	7.09%*				12.81%*	9.80%*	15.82%*	6.87%*
Mining and manufacturing	2.61%	11.82%*	5.74% *	6.05%	5.90%	3.05%	5.24%	2.79%
Construction	4.07%	7.58%*	5.57% *	6.47%	7.32%	10.19%	4.39%	5.70%
Utilities and transp.	4.68%	19.38%*	16.04% *	9.28%	9.04%	5.15%	8.96%	4.87%
Wholesale trade	3.87%	8.22%*	5.23% *	6.81%	7.41%	5.83%	4.78%	4.54%
Fin. svs. and real estate	3.29%	12.32%*	10.45%	8.69%	5.42%	3.86%	6.64%	3.37%
Retail trade	2.96%	5.28%*	10.67% *	9.26%*	6.42%	3.50%	4.25%	3.19%
Professional services	1.88%	6.69%	4.15%	4.86%	4.14%	2.43%	3.43%	2.08%
Other services	2.80%	8.56%*	8.01%*	6.29%	6.23%	3.70%	4.36%	3.07%
Ownership								
For profit, incorporated	1.38%	4.03%	2.95%	3.01%	2.62%	1.67%	2.03%	1.47%
For profit, unincorporated	2.70%	6.86%	6.89%	6.12%	6.57%	3.41%	4.04%	3.23%
Nonprofit	3.08%	15.61%*	11.47%*	7.69%	6.13%	4.18%	6.80%	3.33%
Age of firm								
Less than 5 years	5.51%	9.25%*	10.07%*	6.10%	12.57%	5.71%	5.25%	9.14%
5-9 years	4.40%	10.53%*	4.34% *	4.74%	10.07%	10.79%	5.16%	7.04%
10-19 years	2.97%	6.93%	6.55%	5.80%	5.11%	8.26%	3.79%	4.11%
20 or more years	1.28%	4.21%	3.17%	3.32%	2.56%	1.51%	2.33%	1.33%
Multi/single status			0.000/ 4		0.0=0/	4 =004	= 000/	4.070/
2 or more locations	1.35%		8.30% *	5.07%	2.85%	1.50%	5.26%	1.37%
1 location only	1.76%	3.50%	2.85%	2.92%	3.90%	9.04%	1.85%	2.88%
Percent full-time employees								
Less than 25%	6.56%	10.58%*	14.67%	9.30%*	5.99% *	7.31%	9.32% *	6.96%
25-49 %	4.19%	14.40%*	13.82% *	7.34%*	9.11%	5.39%	8.16%	4.57%
50-74 %	3.28%	10.63%	10.75%	5.38%	6.42%	4.37%	6.01%	3.62%
75% or more	1.29%	3.87%	2.81%	2.80%	2.50%	1.61%	1.91%	1.39%
Union presence								
No union employees	1.31%	3.47%	2.79%	2.53%	2.42%	1.74%	1.78%	1.44%
Has union employees	2.73%		2.00%*	13.67%*	7.00%	2.89%	10.19%*	2.75%
Percent low-wage employees								
50% or more low-wage	3.08%	17.66%*	16.73% *	5.11%	5.23%	3.86%	9.42%*	3.27%
Less than 50% low-wage	1.24%	3.40%	2.71%	2.69%	2.43%	1.57%	1.77%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>--</sup> Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix